

Information to identify the case:

Debtor 1	<u>Jesse Diaz</u>	Social Security number or ITIN	xxx-xx-0151
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-23199-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jesse Diaz

11/13/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jesse Diaz
Debtor(s)

Case No. 17-23199-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 13, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Jesse Diaz, 30 Linn-Smith Road, Augusta, NJ 07822-2000
cr	+ Deutsche Bank National Trust Company, Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
516908421	+ AMA Recovery, 3131 Eastside Street, Suite 350, Houston, TX 77098-1947
516908422	+ American Express, Attn: GC Services Limited Partnership, POB 46960, Saint Louis, MO 63146-6960
516908424	+ Arett Sales Corporation, POB 3540, Cherry Hill, NJ 08034-0346
516908423	+ Arett Sales Corporation, 9285 Commerce Highway, Pennsauken Township, NJ 08110-1201
518601404	+ Banco Popular de Puerto Rico, Chuhak & Tecson, P.C., Attn: Paulina Garga, 30 S. Wacker Drive, Suite 2600, Chicago, IL 60606-7512
516908426	+ Bernerckers Nursery, 16900 SW 216th Street, Miami, FL 33170-1897
516908429	+ Covada, 1372 East Main Street, Rochester, NY 14609-6912
517166543	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
517102933	Deutsche Bank National Trust Company, as Trustee, c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
516908430	+ Dianne Salvatore, 109 Baldwin Place, Belleville, NJ 07109-1748
516908432	Ditech, POB 660934, Dallas, TX 75266-0934
516908433	+ Dolan & Dolan, PC, Box D 53 Spring Street, Newton, NJ 07860-0020
516908435	+ Everest Business Funding, Attn: Greenberg Grant & Richards, Inc., 5858 Westheimer Road, Suite 500, Houston, TX 77057-5645
516908434	+ Everest Business Funding, Attn: Sage Capital Recovery, 1040 Kings Hwy N., Cherry Hill, NJ 08034-1908
5169060584	+ Florist's Transworld Delivery, Inc., 3113 Woodcreek Drive, Downers Grove, IL 60515-5412
516908437	+ Florists' Transworld Delivery Inc, Lockbox #774440, 4440 Solutions Center, Chicago, IL 60677-4004
516908440	+ Kathy Ann-Diaz, 30 Linn Smith Road, Augusta, NJ 07822-2000
516908441	+ Kathy Diaz, 30 Linn Smith Road, Augusta, NJ 07822-2000
516908442	+ Merchant Services, POB 6010, Hagerstown, MD 21741-6010
518797011	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518797012	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
516908444	+ Ocwen Loan Servicing, LLC, 1661 Worthington Avenue, Suite 100, West Palm Beach, FL 33409-6493
516908447	+ PSE&G, POB 14444, New Brunswick, NJ 08906-4444
516908445	+ Pat Petrozza, 626 McBride Avenue, Woodland Park, NJ 07424-3905
516908448	+ RMA, 111 Madison Avenue, Morristown, NJ 07960-6083
517001305	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516908449	State of New Jersey, Division of Taxation, POB 643, New Milford, NJ 07646
516908450	+ Swift Capital, Attn: Mora Investigations LLC, POB 2112, Fremont, CA 94536-0112
516908452	+ Teleflora, 11444 West Olympic Blvd, Los Angeles, CA 90064-1535
516908453	+ The Hartford, POB 660916, Dallas, TX 75266-0916
516908454	The Town Planner, Montclair, NJ
516952631	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516908456	+ Tranquility Greenhouse, 10 Tranquility Farm Road, Andover, NJ 07821-2286

TOTAL: 35

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 13 2020 23:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

District/off: 0312-2

User: admin

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Date Rcvd: Nov 13, 2020

Form ID: 3180W

Total Noticed: 55

smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 13 2020 23:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: ATLASACQU	Nov 14 2020 02:33:00	ATLAS ACQUISITIONS LLC, 294 Union St., Attn: Avi Schild, Hackensack, NJ 07601
cr	+ EDI: RMSC.COM	Nov 14 2020 02:33:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517841546	EDI: ATLASACQU	Nov 14 2020 02:33:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
517014818	EDI: BECKLEE.COM	Nov 14 2020 02:33:00	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516908425	+ Email/Text: marilyn.gonzalez@popular.com	Nov 13 2020 23:15:00	Banco Popular, POB 71375, San Juan, PR 00936-8475
516908427	EDI: CAPITALONE.COM	Nov 14 2020 02:33:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
516908431	+ EDI: DISCOVER.COM	Nov 14 2020 02:33:00	Discover, POB 71084, Charlotte, NC 28272-1084
516908436	+ EDI: CITICORP.COM	Nov 14 2020 02:33:00	EXXNMobil/CBNA, POB 6497, Sioux Falls, SD 57117-6497
516908438	EDI: IRS.COM	Nov 14 2020 02:33:00	Internal Revenue Service, 955 South Springfield Avenue, Springfield, NJ 07081
516908439	+ EDI: TSYS2.COM	Nov 14 2020 02:33:00	Juniper Card Services, POB 13337, Philadelphia, PA 19101-3337
516908443	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 13 2020 23:25:58	Merrick Bank, POB 660702, Dallas, TX 75266-0702
516908446	Email/Text: bankruptcy@pawneeleasing.com	Nov 13 2020 23:12:00	Pawnee Leasing Corporation, 3801 Automation Way, Suite 207, Fort Collins, CO 80525
517133172	EDI: PRA.COM	Nov 14 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517113647	EDI: PRA.COM	Nov 14 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
516911513	+ EDI: RMSC.COM	Nov 14 2020 02:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518757429	+ Email/Text: JWAGNER@TBFGROUP.COM	Nov 13 2020 23:14:00	TBF Financial, LLC, 740 Waukegan Rd., Suite 404, Deerfield, IL 60015-5505
516908451	EDI: TDBANKNORTH.COM	Nov 14 2020 02:33:00	TD Bank, N.A., POB 9547, Portland, ME 04112
516908455	EDI: TFSR.COM	Nov 14 2020 02:33:00	Toyota Motor Credit Corporation, 5005 N River Blvd, Cedar Rapids, IA 52411
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516908428	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0312-2

User: admin

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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com
Kevin M. Buttery	on behalf of Creditor Deutsche Bank National Trust Company bkyefile@rasflaw.com
Laura M. Egerman	on behalf of Creditor Deutsche Bank National Trust Company bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Robert Wachtel	on behalf of Debtor Jesse Diaz rwachtel@ronlevinelaw.com ronlevinelawfirm@gmail.com
Ronald I. LeVine	on behalf of Debtor Jesse Diaz ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor Deutsche Bank National Trust Company sdeluca@rasflaw.com
Sindi Mncina	on behalf of Creditor Deutsche Bank National Trust Company smncina@rascrane.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11